

In re J D SERVICES, INC.

Debtor

Case No.

(If known)

00-29460GEC

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code.	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted.	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent unliquidated, disputed or subject to setoff.	Amount of claim [if secured also state value of security]

MCI WORLDCOM ATTN: JENNIFER CARROLL LAKEWOOD TULSA OK 74117	TRADE DEBT	\$ 27,275,714.87
--	------------	------------------

BELLSOUTH LONG DISTANCE 28 PERIMETER CENTER EAST TREASURY ATLANTA GA 30346	TRADE DEBT	\$ 819,823.07
---	------------	---------------

MARCO UGALDE HOMERO 1105 POLANCO MEXICO CITY MEXICO	TRADE DEBT	\$ 813,913.92
--	------------	---------------

STAR TELECOMMUNICATIONS 740 STATE STREET SUITE 202 SANTA BARBARA CA 93101-3330	TRADE DEBT	\$ 813,509.77
---	------------	---------------

DESTIA COMMUNICATIONS INC PO BOX 190433 BROOKLYN NY 11219	TRADE DEBT	\$ 731,200.80
---	------------	---------------

In re J D SERVICES, INC.
Debtor

Case No. _____
(If known)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code.	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted.	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent unliquidated, disputed or subject to setoff.	Amount of claim [if secured also state value of security]

TPC 10513 E COLONIAL DRIVE ORLANDO FL 32817	TRADE DEBT	\$ 705,250.00
---	------------	---------------

APCC SERVICES INC 10302 EATON PLACE SUITE 340 FAIRFAX VA 22030	TRADE DEBT	\$ 599,307.36
---	------------	---------------

PICS TELECOM CORP 1920 LYELL AVE ROCHESTER NY 14606	TRADE DEBT	\$ 484,833.02
---	------------	---------------

SOUTHWESTERN BELL 1010 N ST. ROOM 904 SAN ANTONIO TX 78215	TRADE DEBT	\$ 455,298.00
---	------------	---------------

STS COMMUNICATION INC 516 HOUSTON STREET SUITE 800 FORT WORTH TX 76102	TRADE DEBT	\$ 400,710.84
---	------------	---------------

In re J D SERVICES, INC.

Debtor

Case No. _____

(If known)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code.	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted.	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent unliquidated, disputed or subject to setoff.	Amount of claim [if secured also state value of security]

US WEST 1801 CALIFORNIA ROOM 560 DENVER CO 80202	TRADE DEBT	\$ 358,890.00
---	------------	---------------

MCI WORLD.COM ATTN: JEENIFER CARROLL LAKEWOOD TULSA OK 74117	TRADE DEBT	\$ 337,381.14
---	------------	---------------

BELLSOUTH PUBLIC COMMUNICATION 75 BAGBY DRIVE HOMEOOD AL 35209	TRADE DEBT	\$ 333,653.00
--	------------	---------------

HELLO CARD CORP ATTN GARY FEIN 3RD AVENUE NY NY 10033	TRADE DEBT	\$ 299,000.00
--	------------	---------------

NORTEL NETWORKS INC PO BOX 502765 ST LOUIS MO 63150-2765	TRADE DEBT	\$ 282,742.00
--	------------	---------------

In re J D SERVICES, INC.
 Debtor

Case No. _____
 (If known)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) Name of creditor and complete mailing address including zip code.	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted.	(3) Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	(4) Indicate if claim is contingent unliquidated, disputed or subject to setoff.	(5) Amount of claim [if secured also state value of security]
--	--	---	---	---

AMERITECH PAYPHONE SERVICES 225 WEST RANDOLPH CHICAGO IL 61701	TRADE DEBT	\$ 257,182.00
--	------------	---------------

GTE 110 EAST MONROE CHICAGO IL 61701	TRADE DEBT	\$ 243,664.00
--	------------	---------------

BELL ATLANTIC 13100 COLUMBIA PIKE POD D37 SPRING MD 20904	TRADE DEBT	\$ 226,571.00
--	------------	---------------

PACIFIC BELL 1010 N STREET ROOM 1207 SAN ANTONIO TX 78215	TRADE DEBT	\$ 204,476.00
--	------------	---------------

NACT 191 WEST 5200 NORTH PROVO UT 84604	TRADE DEBT	\$ 176,128.00
---	------------	---------------

DISTRICT OF UTAH, CENTRAL DIV.

In re J D SERVICES, INC.

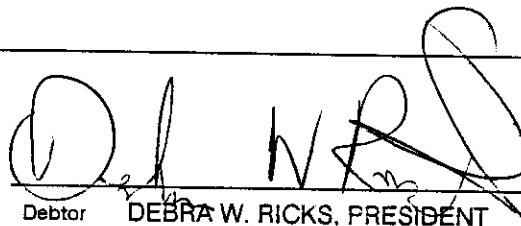
Debtor

Case No. _____

Chapter 11**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. 101(30), or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code.	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted.	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff.	Amount of claim [if secured also state value of security]

SEE ATTACHED SHEET(s)Date: 8/24/00


Debtor DEBRA W. RICKS, PRESIDENT

UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH

In re J D SERVICES, INC.

Debtor

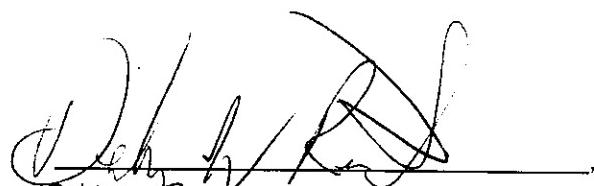
Case No. _____

Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above named debtor verifies that the attached matrix is true and correct to best of the debtor's knowledge.

DATED: _____

8/24/00

Debtor
J D SERVICES, INC._____
Joint Debtor, if any